

SPRING 2021

# ne(x)t

MAGAZINE

FEATURING SAVANNAH ARTIST

## Elaine Burge

*Also inside:*

**Mother's Day Gift Guide**

**10 Savings Tips**

**Black-Owned Small  
Businesses in Georgia**





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SPRING 2021

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### FEEDBACK.

We always want to hear from you! Tell us what you like, what you don't like, or what topic you want to see us cover. Send your comments and questions to [bjheape@georgiasown.org](mailto:bjheape@georgiasown.org) and we'll see what we can do!

### CONNECT.

Want to know more about what's going on with Georgia's Own or Ne[x]t? Like us on Facebook ([facebook.com/georgiasown](https://www.facebook.com/georgiasown)) and follow us on Twitter ([@georgiasown](https://twitter.com/georgiasown)) and Instagram ([@georgiasowncu](https://www.instagram.com/georgiasowncu))! You can also visit the blog at [georgiasown.org/blog](https://www.georgiasown.org/blog) to find money-related articles and tips. We want you to be a part of the conversation, so let us know what you're thinking!





FROM THE COVER

# Elaine Burge

## FROM THE EDITOR

It's been my treat to bring you the newest issue of your *Ne[x]t Magazine*. Over the last couple of months, I have had the pleasure of interviewing Georgia artist **Elaine Burge** and learning more about how she's followed her dream of painting professionally. Her story is inspiring and her art is sure to make you smile. Our interview was virtual, but coincidentally, we ran into each other in Thomasville, Georgia and ended up having dinner together. She is as genuine and beautiful as her artwork.

With movie theaters still closed, I know I'm not the only one taking full advantage of all the streaming options. Get ready to **Netflix & Chill** with the most-anticipated movies streaming this spring. From action packed, to animated features, we've compiled a list of movies we are looking forward to viewing.

Holidays can be stressful, especially when you're on a tight budget. Check out our **affordable gift guide** and list of **Black-owned small businesses** for Mother's Day gift ideas.

2020 introduced us to a lot of things, but it's the **trending TikTok recipes** for me! Have you tried any of these recipes? We've got a list of the top trending recipes you may have missed in 2021.

Identity theft may not be on your radar, but maybe it should be. Find out if you are at **high risk for identity theft** happening to you and ways you can protect your identity. You may be surprised at what you learn.



Brianne



*Following*  
**DREAMS**

with Elaine Burge





I recently had the pleasure of getting to know Georgia native and professional artist, Elaine Burge. She's as bright and full of energy as her gorgeous paintings. Her artwork can be found at [ElaineBurgeArt.com](http://ElaineBurgeArt.com) or follow her on Instagram @elaineburge to see more of her creations.

## HOME

Riddlesville, Georgia

## A LITTLE BIT ABOUT ELAINE

Born and raised in Georgia, she loves country living. She describes herself as having a ton of energy, which is one reason the slow pace of country life is so perfect for her and her family. "I love the animals that surround us and the wide open spaces" that change so drastically from season to season.

## THE ART START

Elaine has always been creative and inspired by her surroundings. She started painting as a way of income in high school — first for a muralist, then as a muralist painting scenes behind miniature train layouts. She launched Elaine Burge Art in 2011.

## TURNING A DREAM INTO A CAREER

Elaine says, "I always dreamed of it (painting professionally), but didn't know it was possible until my husband told me he believed I could; and so I did! It was his faith in my ability to succeed that gave me the courage to pursue my passion."

## BIGGEST HURDLE

Weighing being a people-pleaser and giving myself what I need creatively can be a challenge.

## FAVORITE ASPECT

Being my own boss - I don't like to be told what to do.





## FAVORITE PIECE OF ARTWORK

I don't have a favorite... It's always the one that has the freshest paint on it, I think.

## LIVE PAINTINGS

A bride named Gia reached out to me and asked if painting her wedding would be something I would consider doing. I said why not? I painted her gorgeous ceremony on the lawn in front of the Swan House. It was such a moving experience that I knew I had to have more!

## WHERE DO YOU FIND INSPIRATION?

Honestly, there isn't much that I can't find inspiration from. My spontaneous creations are kind of therapy for me, where I can let my hands work and my mind relax. It just happens! I love textiles, nature's color palettes and the way that painting is an outlet for my energy. I feel that I pull inspiration from things I see on a daily basis... like the way the sun hits the grass at a certain time of day... the way a quilter lines up locks of color and sews them with such care... the juxtaposition of a structured fence against a chaotic scene full of splashes of color.

## IF YOU COULD ONLY PAINT WITH ONE COLOR FOREVER?

It would be Golden Acrylic's teal.



## WHAT ADVICE WOULD YOU GIVE AN ASPIRING ENTREPRENEUR?

Go for it! It's harder not to do it if that is what you want. You are the only one holding you back.

## WHAT IS YOUR FAVORITE THING ABOUT GEORGIA?

There is so much to love, but I think the pace of life, specifically in this area (Ridgelyville), is my favorite.





I think the way that you live your day  
is the way that you live your life... I  
cannot remember where that quote is  
from but just to be sure to make today  
count because

***your life is made up of  
a bunch of todays!***





# Netflix & CHILL

took on a whole new meaning in 2020. With most movie theaters still not re-opening, we've compiled a list of the top movies to stream this spring!

## New Releases

**Godzilla vs. Kong**

HBO Max on March 31

**Coming 2 America**

Amazon Prime on March 5

**Concrete Cowboy**

Netflix on April 2

**Jack Snyder's**

**Justice League**

HBO Max on March 18

**Mortal Kombat**

HBO Max on April 23

## For the Family

**Raya**

Disney+ on March 5

**Tom & Jerry**

HBO Max on March 5

**Cruella**

Disney+ on May 28

**The Kid Who**

**Would Be King**

Disney+ on April 16

## Oldies but Goodies

**The Color Purple**

Hulu on April 1

**Legally Blonde**

Netflix on April 2

**Night at the Museum**

Disney+ on April 1

**Mad Max**

Amazon Prime on April 1

**Madea's Big Happy**

**Family**

Netflix on April 1

**Napoleon Dynamite**

Hulu on April 1

## Cash Back Apps

EARN MONEY BACK ON EVERYDAY PURCHASES LIKE GROCERIES AND GAS!



IBOTTA, DOSH, FETCH REWARDS, SWAGBUCKS, RAKUTEN, & BEFRUGAL

# Building credit can be a Rewarding experience

Strengthen your credit and earn rewards along the way with the Georgia's Own Student Visa®. Our card comes with low interest rates and no annual fee!\* Plus, you'll earn reward points that can be redeemed for cash back, gift cards, merchandise, and more! It also works with mobile wallet options such as Apple Pay, Samsung Pay, and Google Pay.

To learn more about our Student Visa, visit [georgiasown.org](http://georgiasown.org).



\*Purchases, balance transfers, and cash advances subject to the standard variable APR of 12.99% for Student Visa. Penalty APR is 17.99%. Rates valid as of 4/1/2021 and will vary with the market based on the Prime Rate. Fee for cash advance is 3% of advance amount. Fee for balance transfer is 3% of transfer amount or \$10, whichever is greater. Fee for foreign transactions is 2% of each currency transaction in U.S. dollars. Subject to credit approval. Other limitations may apply.



SUCCULENTS



STRING ART

PHOTO GIFT



AFFORDABLE

# Mother's Day

GIFT IDEAS

Whether you are shopping for a mom, sister, aunt, grandmother, or friend, these gift ideas are affordable and sure to wow. Succulents are all the rave and the perfect gift for anyone with a green thumb. Re-pot them or pot several together to make the gift even more special. Crafty? Try your hand at creating string art or transferring a favorite photo onto wood for a very heartfelt gift. Beaded bracelets are trendy and can spell out a special name or meaning. A memory frame or box is another gift that can easily be pulled together on a budget, but shows a special person you care. Not crafty? Compile a box of sunshine for your special lady. Fill it with lots of favorites or choose a variety of yellow gifts for those sunshine feels.



SUNSHINE BOX



PERSONALIZED BRACELETS



MEMORY FRAME

Sources: Wooden photo blocks, [thewhoot.com](http://thewhoot.com); Mama bracelet, [kendrascott.com](http://kendrascott.com); Sunshine box, [skiptomyou.org](http://skiptomyou.org); Memory frame, [beautiful-inspiring-creative-life.com](http://beautiful-inspiring-creative-life.com)



# 10 Smart Savings Tips for Young Adults

We all know it's important to save money, but the way that you should save will vary from decade to decade. That's because your financial needs change over transitional times in your life. Your income and expenses affect your ability and possibly motivation to save. New financial needs come with lifestyle changes, so let's talk about smart savings tips for young adults.

## In your 20s...

You may be earning an entry-level salary, living alone or with roommates, and for the first time, not relying on parents to foot your bills. Likely, you haven't been concerned with saving money. But there is no better time to start saving than right now.

### Create a Budget

Be sure to include bills you have to pay, weekly expenses like food and gas, along with an emergency fund.

### Establish an Emergency Fund

Start contributing now to an emergency fund. This is for a rainy day. It's always a great habit to have money set aside for an emergency.

### Contribute to a 401k

Retirement may be a long ways off, but contributing to your 401k is building your financial future. It is a great idea to set aside whatever your employer is willing to match.

### Don't Drown in Debt

Now is the time to start tackling those student loans. Be aggressive and seek financial advice for a repayment plan.

### Practice Self Control

Qualify for a credit card? Cool. It's wise to pay your balance in full, follow your budget and live within your means.

## In your 30s...

You may have gone through major life changes, like buying a home, getting married, or having children. You are probably more settled, earning more money, and more motivated to save.

### Reassess and Adjust Your Budget

It's important to adjust your budget with any major life change. New job? New mortgage? New family? Reassess your expenses and adjust your budget accordingly.

### Grow Your Savings

Make your savings work for you! By putting your money in a savings account or money market, your money can actually accrue interest and make you more money.

### Plan for Retirement

Placing 10-15% of your earnings into your 401k is ideal. Consider this to be the cornerstone to a solid, financial future.

### Pay Off Debt

Hopefully you set up a repayment plan in your 20s and can now focus on eliminating your debt altogether.

### Advance Your Career

One way to save more is to make more! Evaluate your position and ask yourself, could I do more to move up here?





**Tik Tok**

**TOP TRENDING RECIPES OF 2021**

No. 1

**TORTILLA FOLD HACK**

**PANCAKE PIZZA**

No. 11

No. 2

**GIGI HADID VODKA PASTA**

**SMOKED QUESO DIP**

No. 12

No. 3

**RAMEN LASAGNA**

**WHIPPED HOT COCOA**

No. 13

No. 4

**TOMATO GOAT CHEESE DIP**

**TEA BOMBS**

No. 14

No. 5

**4 INGREDIENT DALGONA MATCHA**

**PANCAKE CEREAL**

No. 15

No. 6

**SUSHI BAKE**

**3 INGREDIENT CREME BRULEE**

No. 16

No. 7

**BULLETPROOF COFFEE BOMB**

**NATURES CEREAL**

No. 17

No. 8

**MAKE AT HOME DR. PEPPER**

**FLUFFY JAPANESE PANCAKES**

No. 18

No. 9

**HOT COCOA BOMB**

**2 INGREDIENT ICE CREAM BREAD**

No. 19

No. 10

**BAKED FETA PASTA**

**CHOCOLATE CLOUD BREAD**

No. 20





# Checking with Choices

**Enjoy Checking with Choices.** Georgia's Own Credit Union is made up of a diverse group of members, each with their own needs and preferences. That's why our checking options were designed with you in mind. Regardless of which account fits you best, you'll enjoy free online access, free bill pay, mobile check deposit, no minimum balance requirements, and more!

To learn more about our checking accounts, visit [georgiasown.org](http://georgiasown.org)



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# Shop Black-Owned Small Businesses IN GEORGIA

## boutiques + markets

the beehive - Atlanta

Deez Jazzi Jewelry - Savannah

Just Add Honey Tea Company - Atlanta

## restaurants

Albany Fish Company - Albany

Back in the Day Bakery - Savannah

The Flint - Albany

Good Times Jazz Bar and Restaurant - Savannah

The Grey Market - Savannah

Le Petit Marche - Atlanta

Popbar - Atlanta

Sisters of the New South - Savannah

Sublime Doughnuts - Atlanta

Tropical Taste Restaurant - Albany

Who's Got Soul Southern Cafe - Atlanta

## other

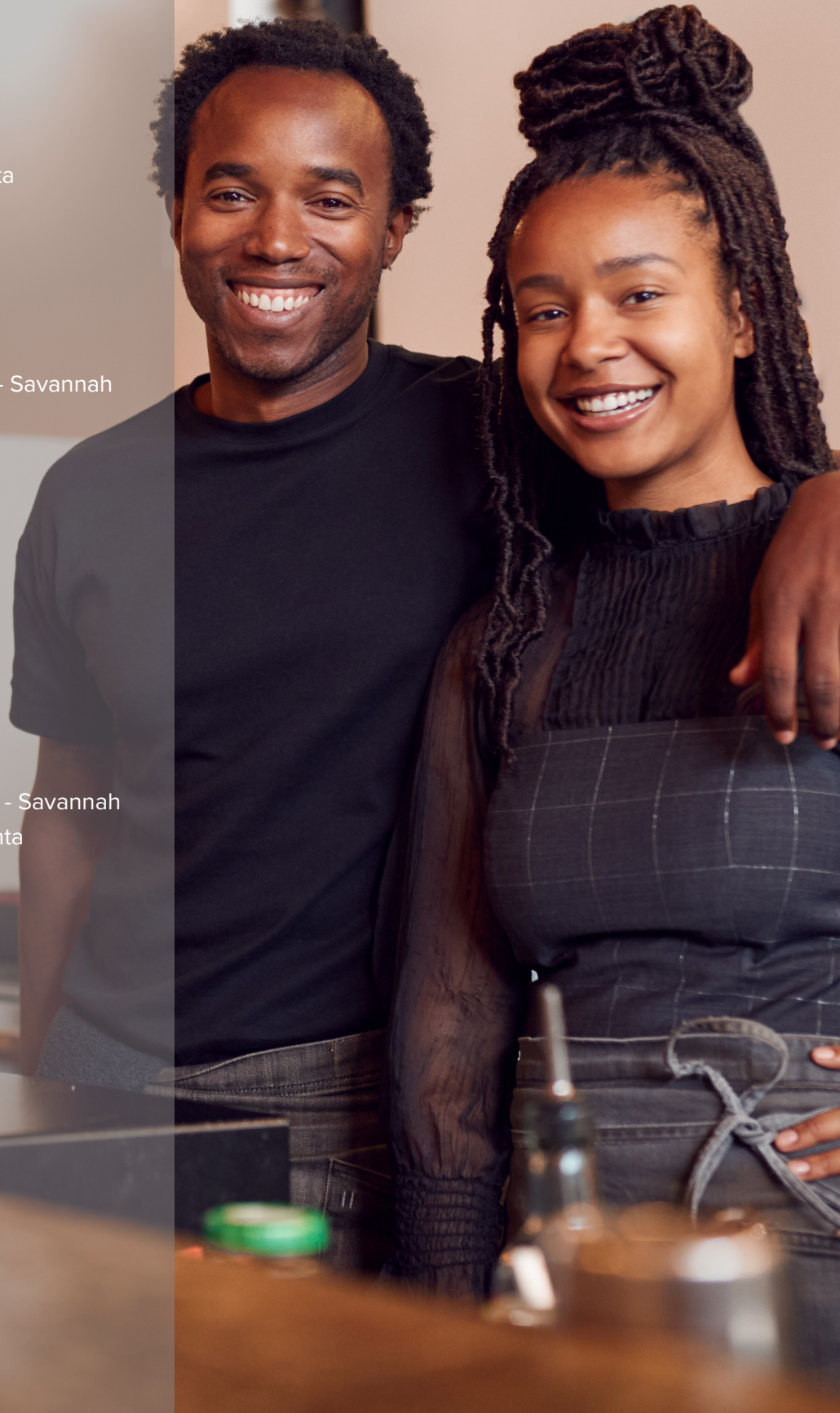
Antie Renee Storyteller - Atlanta

Brave + Kind Bookshop - Atlanta

Footprints of Savannah Walking Tours - Savannah

Kuumba Storytellers of Georgia - Atlanta

Medu Bookstore - Atlanta







# ARE *YOU* HIGH RISK FOR *IDENTITY THEFT?*

Young adults ages 18-24 are most at risk for identity theft and often targeted by people they know. It's important to know and recognize that identity theft can happen to anyone - even you!

Identity theft may not seem like a big deal, until it happens to you. It can damage your credit report and financial history as a young adult. Knowing this, it is important that you safeguard your personal financial information.

What does that mean? Don't leave your credit or debit cards lying around. Don't leave your wallet in an unlocked room or office. Lock up and protect any documents that contain personal information like bank account, Social Security and personal identification (PIN) numbers. Never provide personal financial information over the phone, via text, or email.

In addition to protecting your information, it's important to monitor it, too. Checking your bank account activity often and tracking transactions can help you recognize identity theft sooner. If you notice suspicious activity, it's a good idea to contact your credit union or financial institution immediately.



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